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MEMO ENDORSED

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

RICHARD P. ASSAM, ON BEHALF OF HIMSELF AND ALL OTHERS SIMILARLY SITUATED,

(DC)(MHD)

Plaintiff,

STIPULATION FURTHER EXTENDING TIME TO ANSWER

Civil Action No.: 08-CV-3145

- against -

MIDLAND CREDIT MANAGEMENT, INC.,

Defendant.

IT IS HEREBY STIPULATED that the time for Defendant, MIDLAND CREDIT MANAGEMENT, INC., to answer, appear, or otherwise move with respect to the Plaintiff's Class Action Complaint in this action is hereby further extended until May 19, 2008, A facsimile copy of this Stipulation may be accepted as an original.

Dated: White Plains, New York May 8, 2008

PINO & ASSOCIATES, LLP

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SO ORDERED

Hon: Denny Chin

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